

United States Bankruptcy Court
Western District of Washington

In re:
Cameo Harmonie McCalpine
Debtor

Case No. 19-41792-MJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 38

Date Rcvd: Sep 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2019.

db
956632725 +Cameo Harmonie McCalpine, 6649 Steamer Dr. SE, Lacey, WA 98513-6224
956632726 +A-1 Collections Svc, 2297 State Hwy 33 St, Hamilton Square, NJ 08690-1717
Alaska USA FCU, PO Box 196613, Anchorage, AK 99519-6613
956632729 +Barker Martin, P.S., Attn: Alexis Ducich, 701 Pike Street, Ste 1150,
Seattle, WA 98101-3946
956632730 +Beckt & Lee LLP Attys, PO Box 3001, Malvern, PA 19355-0701
956632731 Cellnetix Pathology, PO Box 120153, Grand Rapids, MI 49528-0103
956632733 Dean and Shirley Vestal, PO Box 14082, Tumwater, WA 98511-4082
956632735 Employment Security Department, Benefit Payment Control, PO Box 24928,
Seattle, WA 98124-0928
956632738 FMS INC., PO Box 707600, Tulsa, OK 74170-7600
956632741 Kohls/Capital One, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
956632743 Multicare Health Systems, PO Box 5299, MS:315-C3-CE, Tacoma, WA 98415-0299
956632746 Providence Health Services, PO Box 34501, Seattle, WA 98124-2001
956632748 +Radia Inc. PS, PO Box 34473, Seattle, WA 98124-1473
956632749 Real Time Resolutions Inc, PO Box 840923, Dallas, TX 75284-0923
956632750 +Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
956632751 +River Bend Cash, PO Box 557, Hays, MT 59527-0557
956632753 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
956632755 +The Cottages at Lakepointe, Homeowner's Association, PO Box 8242, Lacey, WA 98509-8242
956632756 +The Rants Group, 724 Columbia St. NW, Ste. 140, Olympia, WA 98501-1291

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

EDI: WADEPREV.COM Sep 10 2019 05:43:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
956632727 EDI: AIS.COM Sep 10 2019 05:43:00 American InfoSource LP, as agent for T Mobile USA Inc,
PO Box 248848, Oklahoma City, OK 73124-8848
956632728 E-mail/Text: bankosupport@armadacorp.com Sep 10 2019 01:43:40 Armada Corp., PO Box 1397,
Olympia, WA 98507-1397
956684815 EDI: BL-BECKET.COM Sep 10 2019 05:43:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
956632732 EDI: WFNBN.COM Sep 10 2019 05:43:00 Comenity Bank/Venus, PO Box 182789,
Columbus, OH 43218-2789
956632734 E-mail/Text: DCISERVE2@QWESTOFFICE.NET Sep 10 2019 01:43:55 Dynamic Collectors Inc.,
790 South Market Blvd, Chehalis, WA 98532-3420
956632736 +E-mail/Text: bknotice@ercbpo.com Sep 10 2019 01:43:37 ERC, PO Box 57610,
Jacksonville, FL 32241-7610
956632737 EDI: AMINFOFP.COM Sep 10 2019 05:43:00 First Premier Bank, PO Box 5524,
Sioux Falls, SD 57117-5524
956632739 EDI: IRS.COM Sep 10 2019 05:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
956632740 +EDI: JEFFERSONCAP.COM Sep 10 2019 05:43:00 Jefferson Capital Systems LLC, PO Box 772813,
Chicago, IL 60677-0113
956676260 EDI: MERRICKBANK.COM Sep 10 2019 05:43:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
956632742 +EDI: MERRICKBANK.COM Sep 10 2019 05:43:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
956632744 E-mail/Text: meaganl@deltaresourcegroup.net Sep 10 2019 01:43:18 Olympia Emergency Services,
PO Box 5007, Lacey, WA 98509-5007
956632745 EDI: PRA.COM Sep 10 2019 05:43:00 Portfolio Recovery Associates, PO Box 41067,
Norfolk, VA 23541-1067
956632747 +EDI: Q3G.COM Sep 10 2019 05:43:00 Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788
956679035 EDI: Q3G.COM Sep 10 2019 05:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
956632754 EDI: NEXTEL.COM Sep 10 2019 05:43:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO box 7949, Overland Park, KS 66207-0949
956632752 +EDI: DRIV.COM Sep 10 2019 05:43:00 Santanter Consumer USA, Attn: Bankruptcy Dept,
PO Box 560284, Dallas, TX 75356-0284
956632757 +E-mail/Text: bkinfo@twinstarcu.com Sep 10 2019 01:43:29 TwinStar Credit Union, PO Box 718,
Olympia, WA 98507-0700

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2019 at the address(es) listed below:

Alexis N Ducich on behalf of Attorney Interested Party aducich@barkermartin.com,
hcho@barkermartin.com
Brian Budsberg on behalf of Trustee Brian Budsberg trustee@budsberg.com,
WA08@ecfcbis.com;kurt@budsberg.com
Brian Budsberg trustee@budsberg.com, WA08@ecfcbis.com;kurt@budsberg.com
Jill E. Collins on behalf of Debtor Cameo Harmonie McCalpine jillcollinspc@gmail.com,
collinsjr74132@notify.bestcase.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 Cameo Harmonie McCalpine

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6693

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Western District of Washington

Case number: 19-41792-MJH

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Cameo Harmonie McCalpine
fka Cameo Morck9/9/19**By the court:** Mary Jo Heston
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.